

## AMERICAN EXPRESS

POTENTIALLY NEGATIVE



### Account Info

Account Name	AMERICAN EXPRESS	Balance	\$2,206
Account Number	3499924574460473	Balance Updated	07/20/2023
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/21/2017	Credit Limit	-
Status	Account charged off. \$2,285 written off. \$2,206 past due as of Jul 2023.	Highest Balance	\$4,969
Status Updated	Sep 2021	Terms	1 Months
		On Record Until	Mar 2028

Incomplete



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	CO	-	-	-	-	-						
2022	CO											
2021	✓	✓	✓	30	60	90	120	150	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	-	-	-	-	-	-	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Jul 2023

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Oct 2019

This account is scheduled to continue on record until Mar 2028.



### Contact Info

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address                    PO BOX 981537,  
                              EL PASO TX 79998

Phone Number            (8 00)874-2717

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**BANK OF AMERICA****POTENTIALLY NEGATIVE****Account Info**

Account Name	BANK OF AMERICA		Balance	\$5,225
Account Number	440066XXXXXXXXXX		Balance Updated	01/14/2025
Account Type	Credit card		Recent Payment	-
Responsibility	Individual		Monthly Payment	-
Date Opened	06/05/2017		Credit Limit	\$7,500
Status	Account charged off. \$5,225 written off. \$5,225 past due as of Jan 2025.		Highest Balance	\$7,547
Status Updated	Oct 2021		Terms	-
			On Record Until	Dec 2027

*incomplete*

*Incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	CO											

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	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--
2022	CO														
2021	30	CLS	CLS	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	CLS	CLS	CLS	CLS	CLS	30	CLS								
2019	CLS														
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS	CLS	CLS	CLS	CLS

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CLS Closed

CO Charge off

### Payment history guide

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Aug 2023, Jul 2023, Jun 2023, May 2023, Apr 2023, Mar 2023, Feb 2023, Jan 2023, Dec 2022, Nov 2022, Oct 2022, Sep 2022, Aug 2022, Jul 2022, Jun 2022, May 2022, Apr 2022, Mar 2022, Feb 2022, Jan 2022, Dec 2021, Nov 2021, Oct 2021

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021, Jun 2020

This account is scheduled to continue on record until Dec 2027.



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,225	\$0	\$0 on 2/12/2021
Nov 2024	\$5,225	\$0	\$0 on 2/12/2021
Oct 2024	\$5,225	\$0	\$0 on 2/12/2021
Sep 2024	\$5,225	\$0	\$0 on 2/12/2021
Aug 2024	\$5,225	\$0	\$0 on 2/12/2021
Jul 2024	\$5,225	\$0	\$0 on 2/12/2021
Jun 2024	\$5,225	\$0	\$0 on 2/12/2021
May 2024	\$5,225	\$0	\$0 on 2/12/2021
Apr 2024	\$5,225	\$0	\$0 on 2/12/2021
Mar 2024	\$5,225	\$0	\$0 on 2/12/2021
Feb 2024	\$5,225	\$0	\$0 on 2/12/2021
Jan 2024	\$5,225	\$0	\$0 on 2/12/2021
Dec 2023	\$5,225	\$0	\$0 on 2/12/2021
Nov 2023	\$5,225	\$0	\$0 on 2/12/2021
Oct 2023	\$5,225	\$0	\$0 on 2/12/2021
Sep 2023	\$5,225	\$0	\$0 on 2/12/2021
Aug 2023	\$5,225	\$0	\$0 on 2/12/2021
Jul 2023	\$5,225	\$0	\$0 on 2/12/2021

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Jun 2023	\$5,225	\$0	\$0 on 2/12/2021
May 2023	\$5,225	\$0	\$0 on 2/12/2021
Apr 2023	\$5,225	\$0	\$0 on 2/12/2021
Mar 2023	\$5,225	\$0	\$0 on 2/12/2021
Feb 2023	\$5,225	\$0	\$0 on 2/12/2021

#### **Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$7,500



## Contact Info

**Address** PO BOX 982238,  
EL PASO TX 79998  
**Phone Number** (800)421-2110



## Comment

### **Current:**

**Account closed at credit grantor's request.**

## Previous:

**Account closed at credit grantor's request.**

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address                    PO BOX 6497,  
                                  SIOUX FALLS SD 57117

Phone Number              (888) 574-1301

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**BMW FINANCIAL SERVICES/CREDIT****POTENTIALLY NEGATIVE****Account Info**

Account Name	BMW FINANCIAL SERVICES/CREDIT
Account Number	<u>100319XXXX</u>
Account Type	Auto Loan
Responsibility	Individual
Date Opened	08/16/2018
Status	Paid, Closed.
Status Updated	Sep 2024

Balance	-
Balance Updated	-
Recent Payment	-
Monthly Payment	-
Original Balance	\$61,853
Highest Balance	-
Terms	72 Months

INCOMPLETE

Incomplete

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	✓	✓	✓	✓	✓	✓	✓	✓	CLS	—	—	—
2023	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	✓	30
2021	✓	✓	✓	✓	✓	30	60	✓	30	30	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	—	—	—	—	—	—	—	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CLS Closed

ND No data for this period

incomplete

## Payment history guide

60 days past due as of May 2021

30 days past due as of Aug 2023, Dec 2022, Aug 2021, Aug 2021, Apr 2021



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Aug 2024	\$1,205	\$995	\$995 on 8/19/2024
Jul 2024	\$2,139	\$995	\$995 on 7/9/2024
Jun 2024	\$3,127	\$995	\$995 on

			6/20/2024
<b>May 2024</b>	<b>\$4,050</b>	<b>\$995</b>	<b>\$995 on 5/8/2024</b>
<b>Apr 2024</b>	<b>\$5,026</b>	<b>\$995</b>	<b>\$995 on 4/10/2024</b>
<b>Mar 2024</b>	<b>\$5,992</b>	<b>\$995</b>	<b>\$995 on 3/4/2024</b>
<b>Feb 2024</b>	<b>\$6,970</b>	<b>\$995</b>	<b>\$995 on 2/14/2024</b>
<b>Jan 2024</b>	<b>\$7,886</b>	<b>\$995</b>	<b>\$995 on 1/17/2024</b>
<b>Dec 2023</b>	<b>\$8,775</b>	<b>\$995</b>	<b>\$995 on 11/30/2023</b>
<b>Nov 2023</b>	<b>\$8,775</b>	<b>\$995</b>	<b>\$1,990 on 11/30/2023</b>
<b>Oct 2023</b>	<b>\$10,688</b>	<b>\$995</b>	<b>\$994 on 10/5/2023</b>
<b>Sep 2023</b>	<b>\$11,628</b>	<b>\$995</b>	<b>\$2,066 on 8/31/2023</b>
<b>Aug 2023</b>	<b>\$13,584</b>	<b>\$995</b>	<b>\$0 on 7/1/2023</b>
<b>Jul 2023</b>	<b>\$13,558</b>	<b>\$995</b>	<b>\$995 on 7/1/2023</b>
<b>Jun 2023</b>	<b>\$14,498</b>	<b>\$995</b>	<b>\$995 on 6/2/2023</b>
<b>May 2023</b>	<b>\$15,429</b>	<b>\$995</b>	<b>\$995 on 5/2/2023</b>
<b>Apr 2023</b>	<b>\$16,358</b>	<b>\$995</b>	<b>\$995 on 4/2/2023</b>
<b>Mar 2023</b>	<b>\$17,282</b>	<b>\$995</b>	<b>\$995 on</b>

**3/2/2023**

<b>Feb 2023</b>	<b>\$18,214</b>	<b>\$995</b>	<b>\$995 on 2/4/2023</b>
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**Additional info**

The original amount of this account was \$61,853

**Contact Info**

Address	<b>1400 CITY VIEW DR, COLUMBUS OH 43215</b>
Phone Number	<b><u>(800) 578-5000</u></b>

**CAP1/NEIMN****Account Info**

Account Name	<b>CAP1/NEIMN</b>	Balance	-
Account Number	<b>609026XXXXXXXXXX</b>	Balance Updated	-
Account Type	<b>Charge Card</b>	Recent Payment	-
Responsibility	<b>Individual</b>	Monthly Payment	-
Date Opened	<b>12/10/2014</b>	Credit Limit	<b>\$503</b>
Status	<b>Paid, Closed/Never late.</b>	Highest Balance	<b>\$382</b>
Status Updated	<b>Oct 2022</b>	Terms	-
		On Record Until	<b>Oct 2032</b>

**Payment History**

**CBNA****POTENTIALLY NEGATIVE****Account Info**

Account Name	CBNA	Balance	\$2,532
Account Number	512106XXXXXXXXXX	Balance Updated	01/25/2025
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	11/09/2014	Credit Limit	\$2,800
Status	Account charged off/Never late. \$2,532 written off. \$2,532 past due as of Jan 2025.	Highest Balance	\$3,604
Status Updated	Nov 2022	Terms	-
		On Record Until	May 2029

*incomplete inaccurate incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	—	—	—	—	—	—	—	—	—	—	—
2024	CO											
2023	CO											
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND	CO
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CO Charge off

ND No data for this period

incomplete

## Payment history guide

Charge Off as of Nov 2022 to Jan 2025

This account is scheduled to continue on record until May 2029.



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,532	\$38	\$0 on 9/20/2022
Nov 2024	\$2,532	\$38	\$0 on 9/20/2022
Oct 2024	\$2,532	\$38	\$0 on 9/20/2022
Sep 2024	\$2,532	\$38	\$0 on 9/20/2022
Aug 2024	\$2,532	\$38	\$0 on 9/20/2022

 Contact Info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$2,800

## Additional info

Feb 2023	\$2,532	\$38	\$0 on 9/20/2022
Mar 2023	\$2,532	\$38	\$0 on 9/20/2022
Apr 2023	\$2,532	\$38	\$0 on 9/20/2022
May 2023	\$2,532	\$38	\$0 on 9/20/2022
Jun 2023	\$2,532	\$38	\$0 on 9/20/2022
Jul 2023	\$2,532	\$38	\$0 on 9/20/2022
Aug 2023	\$2,532	\$38	\$0 on 9/20/2022
Sep 2023	\$2,532	\$38	\$0 on 9/20/2022
Oct 2023	\$2,532	\$38	\$0 on 9/20/2022
Nov 2023	\$2,532	\$38	\$0 on 9/20/2022
Dec 2023	\$2,532	\$38	\$0 on 9/20/2022
Jan 2024	\$2,532	\$38	\$0 on 9/20/2022
Feb 2024	\$2,532	\$38	\$0 on 9/20/2022
Mar 2024	\$2,532	\$38	\$0 on 9/20/2022
Apr 2024	\$2,532	\$38	\$0 on 9/20/2022
May 2024	\$2,532	\$38	\$0 on 9/20/2022
Jun 2024	\$2,532	\$38	\$0 on 9/20/2022
Jul 2024	\$2,532	\$38	\$0 on 9/20/2022

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address                    PO BOX 6217,  
                                  SIOUX FALLS SD 57117

Phone Number              (877) 816-9063

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

None

**CCS/FIRST NATIONAL BANK****POTENTIALLY NEGATIVE****Account Info**

Account Name	CCS/FIRST NATIONAL BANK	Balance	\$1,492
Account Number	423980XXXXXXXXXX	Balance Updated	12/09/2022
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	10/27/2014	Credit Limit	\$1,600
Status	Account charged off. \$1,492 written off. \$1,492 past due as of Dec 2022.	Highest Balance	\$1,725
Status Updated	Sep 2021	Terms	-
		On Record Until	Apr 2028

*incomplete inaccurate incomplete incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO											
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address

500 E 60TH ST N,  
SIOUX FALLS SD 57104

Phone Number

(888) 883-9824

## CCS/FIRST SAVINGS BANK

POTENTIALLY NEGATIVE



### Account Info

Account Name	CCS/FIRS TSAVINGS BANK	Balance	\$2,201
Account Number	543360XXXXXXXXXX	Balance Updated	12/09/2022
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	04/02/2014	Credit Limit	\$2,350
Status	Account charged off. \$2,201 written off. \$2,201 past due as of Dec 2022.	Highest Balance	\$2,393
Status Updated	Sep 2021	Terms	-
		On Record Until	Apr 2028

*incomplete inaccurate incomplete incomplete*



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO											
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address

500 E 60TH S TN,  
SIOUX FALLS SD 57104

Phone Number

(8 8 8469-0291)

## CELTIC BANK/CONTFINCO

POTENTIALLY NEGATIVE



### Account Info

Account Name	CELTIC BANK/CONTFINCO		
Account Number	534636XXXXXXXXXX		
Account Type	Credit card	Balance	\$314
Responsibility	Individual	Balance Updated	01/14/2025
Date Opened	09/11/2015	Recent Payment	-
Status	Account charged off. \$314 written off.	Monthly Payment	-
Status Updated	Apr 2021	Credit Limit	\$500
		Highest Balance	\$533
		Terms	-
		On Record Until	Nov 2027

*incomplete inaccurate incomplete*



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	CO											
2022	CO											
2021	60	90	120	CO								
2020	✓	✓	✓	✓	✓	✓	✓	✓	30	✓	✓	30
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	---	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

incomplete

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Mar 2021 to Jan 2025

120 days past due as of Mar 2021

90 days past due as of Feb 2021

60 days past due as of Jan 2021

30 days past due as of Dec 2020, Sep 2020

This account is scheduled to continue on record until Nov 2027.



### Balance Histories

Scheduled

Date	Balance	Payment	Paid
Dec 2024	\$314	\$0	\$0 on 9/17/2020
Nov 2024	\$314	\$0	\$0 on 9/17/2020
Oct 2024	\$314	\$0	\$0 on 9/17/2020
Sep 2024	\$314	\$0	\$0 on 9/17/2020
Aug 2024	\$314	\$0	\$0 on 9/17/2020
Jul 2024	\$314	\$0	\$0 on 9/17/2020
Jun 2024	\$314	\$0	\$0 on 9/17/2020
May 2024	\$314	\$0	\$0 on 9/17/2020
Apr 2024	\$314	\$0	\$0 on 9/17/2020
Mar 2024	\$314	\$0	\$0 on 9/17/2020
Feb 2024	\$314	\$0	\$0 on 9/17/2020
Jan 2024	\$314	\$0	\$0 on 9/17/2020
Dec 2023	\$314	\$0	\$0 on 9/17/2020
Nov 2023	\$314	\$0	\$0 on 9/17/2020
Oct 2023	\$314	\$0	\$0 on 9/17/2020
Sep 2023	\$314	\$0	\$0 on 9/17/2020
Aug 2023	\$314	\$0	\$0 on 9/17/2020
Jul 2023	\$314	\$0	\$0 on 9/17/2020
Jun 2023	\$314	\$0	\$0 on 9/17/2020
May 2023	\$314	\$0	\$0 on 9/17/2020
Apr 2023	\$314	\$0	\$0 on 9/17/2020
Mar 2023	\$314	\$0	\$0 on 9/17/2020

Feb 2023	\$314	\$0	\$0 on 9/17/2020
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### Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$500



### Contact Info

Address                    4550 NEW LINDEN HILL RD  
                              #400,  
                              WILMINGTON DE 19808

Phone Number            (866) 449-4514

## CITI CARDS/CITIBANK

POTENTIALLY NEGATIVE



### Account Info

Account Name            CITI CARDS/CITIBANK  
 Account Number          542418XXXXXXXXXX  
 Account Type            Credit card  
 Responsibility          Individual  
 Date Opened            11/26/2014  
 Status                   Account charged off/Never late. \$1,154 written off.  
                           \$711 past due as of Jan 2025.  
 Status Updated          Dec 2022

incomplete inaccurate	
Balance	\$1,154
Balance Updated	01/24/2025
Recent Payment	-
Monthly Payment	-
Credit Limit	\$1,260
Highest Balance	\$2,673
Terms	-
On Record Until	Jun 2029

incomplete



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	CO											
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	ND	ND
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<i>Incomplete</i>												
✓ Current / Terms met												
CO Charge off												
ND No data for this period												

### Payment history guide

Charge Off as of Jan 2025, Dec 2024, Nov 2024, Oct 2024, Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023, Nov 2023, Oct 2023, Sep 2023, Dec 2022 to Aug 2023

This account is scheduled to continue on record until Jun 2029.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$1,154	\$0	\$0 on 9/22/2022
Nov 2024	\$1,154	\$0	\$0 on 9/22/2022
Oct 2024	\$1,154	\$0	\$0 on 9/22/2022
Sep 2024	\$1,154	\$0	\$0 on 9/22/2022

Aug 2024	\$1,154	\$0	\$0 on 9/22/2022
Jul 2024	\$1,154	\$0	\$0 on 9/22/2022
Jun 2024	\$1,154	\$0	\$0 on 9/22/2022
May 2024	\$1,154	\$0	\$0 on 9/22/2022
Apr 2024	\$1,154	\$0	\$0 on 9/22/2022
Mar 2024	\$1,154	\$0	\$0 on 9/22/2022
Feb 2024	\$1,154	\$0	\$0 on 9/22/2022
Jan 2024	\$1,154	\$0	\$0 on 9/22/2022
Dec 2023	\$1,154	\$0	\$0 on 9/22/2022
Nov 2023	\$1,154	\$0	\$0 on 9/22/2022
Oct 2023	\$1,154	\$0	\$0 on 9/22/2022
Sep 2023	\$1,154	\$0	\$0 on 9/22/2022
Aug 2023	\$1,154	\$0	\$0 on 9/22/2022
Jul 2023	\$1,154	\$0	\$0 on 9/22/2022
Jun 2023	\$1,154	\$0	\$0 on 9/22/2022
May 2023	\$1,154	\$0	\$0 on 9/22/2022
Apr 2023	\$1,154	\$0	\$0 on 9/22/2022
Mar 2023	\$1,154	\$1,154	\$0 on 9/22/2022
Feb 2023	\$1,154	\$1,154	\$0 on 9/22/2022

**Additional info**

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,260

**Contact Info**

# COMMUNICATION FCU

POTENTIALLY NEGATIVE



## Account Info

Account Name	COMMUNICATION FCU	
Account Number	433520XXXXXXXXXX	<i>incomplete inaccurate</i>
Account Type	Credit card	
Responsibility	Individual	
Date Opened	10/01/2013	
Status	Account charged off. \$26,944 written off. \$26,944 past due as of Jan 2025.	
Status Updated	Apr 2023	
	Balance	\$26,944
	Balance Updated	01/15/2025
	Recent Payment	\$1,000 as of 9/19/2022
	Monthly Payment	-
	Credit Limit	\$25,000
	Highest Balance	\$26,944
	Terms	-
	On Record Until	Oct 2029



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	60	90	120	CO								
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	30
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

incomplete

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of May 2024 to Jan 2025, Apr 2024, Apr 2024, Apr 2023 to Mar 2024

120 days past due as of Mar 2023

90 days past due as of Feb 2023

60 days past due as of Jan 2023

30 days past due as of Dec 2022, Nov 2020

This account is scheduled to continue on record until Oct 2029.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
------	---------	-------------------	------

Dec 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Dec 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Nov 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Nov 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Oct 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Oct 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Sep 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Sep 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Aug 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Aug 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jul 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Jul 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Jun 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Jun 2024	\$26,944	\$0	\$1,000 on 9/19/2022
May 2024	\$26,944	\$0	\$1,000 on 9/19/2022	May 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Apr 2024	\$26,944	\$0	\$1,000 on 9/19/2022	Apr 2024	\$26,944	\$0	\$1,000 on 9/19/2022
Mar 2024	\$26,944	\$0	\$0 on 9/19/2022	Mar 2024	\$26,944	\$0	\$0 on 9/19/2022
Feb 2024	\$26,944	\$0	\$0 on 9/19/2022	Feb 2024	\$26,944	\$0	\$0 on 9/19/2022
Jan 2024	\$26,944	\$0	\$0 on 9/19/2022	Jan 2024	\$26,944	\$0	\$0 on 9/19/2022
Dec 2023	\$26,944	\$0	\$0 on 9/19/2022	Dec 2023	\$26,944	\$0	\$0 on 9/19/2022
Nov 2023	\$26,944	\$0	\$0 on 9/19/2022	Nov 2023	\$26,944	\$0	\$0 on 9/19/2022
Oct 2023	\$26,944	\$0	\$0 on 9/19/2022	Oct 2023	\$26,944	\$0	\$0 on 9/19/2022
Sep 2023	\$26,944	\$0	\$0 on 9/19/2022	Sep 2023	\$26,944	\$0	\$0 on 9/19/2022
Aug 2023	\$26,944	\$0	\$0 on 9/19/2022	Aug 2023	\$26,944	\$0	\$0 on 9/19/2022
Jul 2023	\$26,944	\$0	\$0 on 9/19/2022	Jul 2023	\$26,944	\$0	\$0 on 9/19/2022

Jun 2023	\$26,944	\$0	\$0 on 9/19/2022
Apr 2023	\$26,944	\$0	\$0 on 9/19/2022
Mar 2023	\$26,653	\$820	\$0 on 9/19/2022
Feb 2023	\$26,367	\$809	\$0 on 9/19/2022

### Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$25,000



### Contact Info

Address                    4141 NW EXPWY ST STE  
200,  
OKLAHOMA CITY OK 73116

Phone Number              (405) 879-5600

## CORTRUST BANK NA

POTENTIALLY NEGATIVE



### Account Info

Account Name	CORTRUST BANK NA	
Account Number	543668XXXXXXXXXX	
Account Type	Credit card	
Responsibility	Individual	
Date Opened	08/01/2017	
Status	Account charged off. \$1,941 written off. \$1,941 past due as of Jan 2025.	
Status Updated	June 2021	
	Balance	\$1,941
	Balance Updated	01/13/2025
	Recent Payment	-
	Monthly Payment	-
	Credit Limit	\$1,900
	Highest Balance	\$1,943
	Terms	-
	On Record Until	Mar 2028

incomplete inaccurate  
*incomplete inaccurate*  
*incomplete inaccurate*



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	CO	CO	CO	CO	CO	CO	ND	ND	CO	CO	CO	CO
2022	CO											
2021	✓	✓	✓	30	60	CO						
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

CO Charge off

ND No data for this period

incomplete

### Payment history guide

Charge Off as of Aug 2023 to Jan 2025, May 2023, May 2023, Apr 2023, Apr 2023, Mar 2023, Feb 2023, Feb 2023, Jan 2023, Jan 2023, Dec 2022, Dec 2022, Nov 2022, Nov 2022, Oct 2022, Oct 2022, Sep 2022, Sep 2022, Aug 2022, Aug 2022, Jul 2022, Jul 2022, Jul 2021 to Jun 2022, Jun 2021, Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021

This account is scheduled to continue on record until Mar 2028.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
------	---------	-------------------	------

Dec 2024	\$1,941	\$0	\$0 on 1/8/2021
Nov 2024	\$1,941	\$0	\$0 on 1/8/2021
Oct 2024	\$1,941	\$0	\$0 on 1/8/2021
Sep 2024	\$1,941	\$0	\$0 on 1/8/2021
Aug 2024	\$1,941	\$0	\$0 on 1/8/2021
Jul 2024	\$1,941	\$0	\$0 on 1/8/2021
Jun 2024	\$1,941	\$0	\$0 on 1/8/2021
May 2024	\$1,941	\$0	\$0 on 1/8/2021
Apr 2024	\$1,941	\$0	\$0 on 1/8/2021
Mar 2024	\$1,941	\$0	\$0 on 1/8/2021
Feb 2024	\$1,941	\$0	\$0 on 1/8/2021
Jan 2024	\$1,941	\$0	\$0 on 1/8/2021
Dec 2023	\$1,941	\$0	\$0 on 1/8/2021
Nov 2023	\$1,941	\$0	\$0 on 1/8/2021
Oct 2023	\$1,941	\$0	\$0 on 1/8/2021
Sep 2023	\$1,941	\$0	\$0 on 1/8/2021
Aug 2023	\$1,941	\$0	\$0 on 1/8/2021
May 2023	\$1,941	\$0	\$0 on 1/8/2021
May 2023	\$1,941	\$0	\$0 on 1/8/2021
Apr 2023	\$1,941	\$0	\$0 on 1/8/2021
Mar 2023	\$1,941	\$0	\$0 on 1/8/2021
Feb 2023	\$1,941	\$0	\$0 on 1/8/2021

## Additional info

Between Feb 2023 and Dec 2024, your credit limit/high balance was \$1,900



## Contact Info

Address PO BOX 7030,  
MITCHELL SD 57301  
Phone Number (888) 893-9826

# DISCOVER BANK

POTENTIALLY NEGATIVE



## Account Info

Account Name	DISCOVER BANK	Balance	\$2,208	<i>incomplete inaccurate</i>
Account Number	601120XXXXXXXXXXXX	Balance Updated	01/15/2025	
Account Type	Credit card	Recent Payment	-	
Responsibility	Individual	Monthly Payment	-	
Date Opened	05/25/2017	Credit Limit	\$1,700	
Status	Account charged off. \$2,208 written off. \$2,208 past due as of Jan 2025.	Highest Balance	\$3,243	
Status Updated	Aug 2023	Terms	-	<i>incomplete</i>
		On Record Until	Oct 2029	



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2022	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2021	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2020	/	/	/	/	/	/	/	/	/	/	/	/

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

### Payment history guide

Charge Off as of Aug 2023 to Jan 2025

180 days past due as of Jul 2023

150 days past due as of Jun 2023

120 days past due as of May 2023

90 days past due as of Apr 2023

60 days past due as of Mar 2023

30 days past due as of Feb 2023

This account is scheduled to continue on record until Oct 2029.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,208	\$0	\$0 on 11/2/2022

<b>Nov 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Oct 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Sep 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Aug 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jul 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jun 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>May 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Apr 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Mar 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Feb 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jan 2024</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Dec 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Nov 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Oct 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Sep 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Aug 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jul 2023</b>	<b>\$2,208</b>	<b>\$0</b>	<b>\$0 on 11/2/2022</b>
<b>Jun 2023</b>	<b>\$2,121</b>	<b>\$107</b>	<b>\$0 on 11/2/2022</b>
<b>May 2023</b>	<b>\$2,035</b>	<b>\$103</b>	<b>\$0 on 11/2/2022</b>
<b>Apr 2023</b>	<b>\$1,952</b>	<b>\$103</b>	<b>\$0 on 11/2/2022</b>
<b>Mar 2023</b>	<b>\$1,870</b>	<b>\$97</b>	<b>\$0 on 11/2/2022</b>
<b>Feb 2023</b>	<b>\$1,793</b>	<b>\$99</b>	<b>\$0 on 11/2/2022</b>

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Year	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	CLS
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2015	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2014	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

CLS Closed

This account is scheduled to continue on record until Dec 2027.



### Contact Info

Address PO BOX 6497,  
SIOUX FALLS SD 57117

Phone Number (800) 344-4355



### Comment

#### Current:

Account closed at credit grantor's request.

#### Previous:

None

## FSB BLAZE

POTENTIALLY NEGATIVE



### Account Info

## Annual Credit Report - Experian

2/6/25, 7:48 PM

Account Name	FSB BLAZE	Balance	\$2,062
Account Number	518213X000000000X	Balance Updated	12/09/2022
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	03/26/2015	Credit Limit	\$2,100
Status	Account charged off. \$2,062 written off. \$2,062 past due as of Dec 2022.	Highest Balance	\$2,227
Status Updated	Sep 2021	Terms	-
		On Record Until	Apr 2028



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2022	CO											
2021	✓	30	✓	✓	30	60	90	120	CO	CO	CO	CO
2020	✓	✓	✓	✓	30	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2016	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

CO Charge off

### Payment history guide

Charge Off as of Sep 2021 to Dec 2022

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, May 2020

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address

PO BOX 5096,  
SIOUX FALLS SD 57117

Phone Number

(605) 763-2009

**JPMCB CARD****POTENTIALLY NEGATIVE****Account Info**

Account Name	JPMCB CARD		<i>incomplete</i>
Account Number	414720XXXXXXXXXXXX		<i>inaccurate</i>
Account Type	Credit Card		<i>incomplete</i>
Responsibility	Individual		<i>incomplete</i>
Date Opened	10/22/2013		<i>incomplete</i>
Status	Account charged off. \$4,460 written off. \$4,460 past due as of Jan 2025.		<i>incomplete</i>
Status Updated	Jul 2021	Highest Balance	\$5,851
		On Record Until	Sep 2027
		Terms	-

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	ND	CO	CO	CO	CO	CO						
2022	CO											
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this period

### Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$4,460	\$0	\$0 on 11/4/2020
Nov 2024	\$4,460	\$0	\$0 on 11/4/2020
Oct 2024	\$4,460	\$0	\$0 on 11/4/2020
Sep 2024	\$4,460	\$0	\$0 on 11/4/2020
Aug 2024	\$4,460	\$0	\$0 on 11/4/2020
Jul 2024	\$4,460	\$0	\$0 on 11/4/2020
Jun 2024	\$4,460	\$0	\$0 on 11/4/2020
May 2024	\$4,460	\$0	\$0 on 11/4/2020
Apr 2024	\$4,460	\$0	\$0 on 11/4/2020
Mar 2024	\$4,460	\$0	\$0 on 11/4/2020
Feb 2024	\$4,460	\$0	\$0 on 11/4/2020
Jan 2024	\$4,460	\$0	\$0 on 11/4/2020
Dec 2023	\$4,460	\$0	\$0 on 11/4/2020
Nov 2023	\$4,460	\$0	\$0 on 11/4/2020
Oct 2023	\$4,460	\$0	\$0 on 11/4/2020
Sep 2023	\$4,460	\$0	\$0 on 11/4/2020
Aug 2023	\$4,460	\$0	\$0 on 11/4/2020

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,600

**Contact Info**

Annual Credit Report - Experian

2/6/25, 7:48 PM

Address                    PO BOX 15369,  
                                  WILMINGTON DE 19850

Phone Number              (800) 945-2000

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	
Account Number	426690XXXXXXXXXX	<i>incomplete</i>
Account Type	Credit card	<i>inaccrue</i>
Responsibility	Individual	<i>incomplete</i>
Date Opened	10/28/2013	<i>incomplete</i>
Status	Account charged off. \$5,021 written off. \$5,021 past due as of Jan 2025.	<i>incomplete</i>
Status Updated	Aug 2021	<i>incomplete</i>
	Balance                    \$5,021	
	Balance Updated            01/13/2025	
	Recent Payment            -	
	Monthly Payment          -	
	Credit Limit                \$5,000	
	Highest Balance            \$5,033	
	Terms                        -	
	On Record Until            Oct 2027	

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025 CO	-	-	-	-	-	-	-	-	-	-	-	-

*incomplete*

2024	CO														
------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

2023	ND	CO													
------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

2022	CO														
------	----	----	----	----	----	----	----	----	----	----	----	----	----	----	----

2021	✓	30	60	90	120	150	180	CO							
------	---	----	----	----	-----	-----	-----	----	----	----	----	----	----	----	----

2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

2018	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
------	---	---	---	---	---	---	---	---	---	---	---	---	---	---	---

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this period

### Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Aug 2021 to Dec 2022

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021

This account is scheduled to continue on record until Oct 2027.



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$5,021	\$0	\$0 on 11/14/2020
Nov 2024	\$5,021	\$0	\$0 on 11/14/2020
Oct 2024	\$5,021	\$0	\$0 on 11/14/2020
Sep 2024	\$5,021	\$0	\$0 on 11/14/2020
Aug 2024	\$5,021	\$0	\$0 on 11/14/2020
Jul 2024	\$5,021	\$0	\$0 on 11/14/2020
Jun 2024	\$5,021	\$0	\$0 on 11/14/2020
May 2024	\$5,021	\$0	\$0 on 11/14/2020
Apr 2024	\$5,021	\$0	\$0 on 11/14/2020
Mar 2024	\$5,021	\$0	\$0 on 11/14/2020
Feb 2024	\$5,021	\$0	\$0 on 11/14/2020
Jan 2024	\$5,021	\$0	\$0 on

			11/14/2020
Dec 2023	\$5,021	\$0	\$0 on 11/14/2020
Nov 2023	\$5,021	\$0	\$0 on 11/14/2020
Oct 2023	\$5,021	\$0	\$0 on 11/14/2020
Sep 2023	\$5,021	\$0	\$0 on 11/14/2020
Aug 2023	\$5,021	\$0	\$0 on 11/14/2020

### Additional info

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$5,000



### Contact Info

Address	PO BOX 15369, WILMINGTON DE 19850
Phone Number	<u>(800) 945-2000</u>



### Comment

#### Current:

Account closed at credit grantor's request.

#### Previous:

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	Balance	\$2,617
Account Number	438857XXXXXXXXXX	Balance Updated	01/03/2025
Account Type	Credit Card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	07/17/2013	Credit Limit	\$2,500
Status	Account charged off. \$2,617 written off. \$2,617 past due as of Jan 2025.	Highest Balance	\$7,628
Status Updated	Jul 2021	Terms	-
		On Record Until	Sep 2027

incomplete

inaccurate

Incomplete  
Inaccurate**Payment History**

incomplete

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	ND	CO	CO	CO	CO	CO						
2022	CO											
2021	30	60	90	120	150	180	CO	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this period

### Payment history guide

Charge Off as of Jan 2025, Aug 2023 to Dec 2024, Jul 2021 to Dec 2022

180 days past due as of Jun 2021

150 days past due as of May 2021

120 days past due as of Apr 2021

90 days past due as of Mar 2021

60 days past due as of Feb 2021

30 days past due as of Jan 2021

This account is scheduled to continue on record until Sep 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$2,617	\$0	\$0 on 10/28/2020
Nov 2024	\$2,617	\$0	\$0 on 10/28/2020
Oct 2024	\$2,617	\$0	\$0 on 10/28/2020
Sep 2024	\$2,617	\$0	\$0 on 10/28/2020

<b>Aug 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jul 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jun 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>May 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Apr 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Mar 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Feb 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Jan 2024</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Dec 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Nov 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Oct 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Sep 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>
<b>Aug 2023</b>	<b>\$2,617</b>	<b>\$0</b>	<b>\$0 on 10/28/2020</b>

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$2,500

**Contact Info**

Address                    PO BOX 15369,  
                                  WILMINGTON DE 19850

Phone Number              (800) 945-2000

**Comment****Current:**

Account closed at credit grantor's request.

**Previous:**

Account closed at credit grantor's request.

Invalid date

**JPMCB CARD**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	JPMCB CARD	
Account Number	546604XXXXXXXXXX	
Account Type	Credit Card	
Responsibility	Individual	
Date Opened	10/22/2013	
Status	Account charged off. \$3,609 written off. \$3,609 past due as of Jan 2025.	
Status Updated	Oct 2021	
	Balance	\$3,609
	Balance Updated	01/17/2025
	Recent Payment	-
	Monthly Payment	-
	Credit Limit	\$4,200
	Highest Balance	\$4,104
	Terms	-
	On Record Until	Dec 2027

*incomplete*

*inaccurate*

*incomplete*  
*inaccurate*

**Payment History**

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

2025	CO	-	-	-	-	-	-	-	-	-	-	-	-	-
2024	CO	CO	CO	CO	CO	CO	CO	CO						
2023	ND	ND	CO	CO	CO	CO	CO	CO						
2022	CO	CO	CO	CO	CO	CO	CO	ND						
2021	30	✓	✓	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>✓ Current / Terms met</b>														
<b>30 Past due 30 days</b>														
<b>60 Past due 60 days</b>														
<b>90 Past due 90 days</b>														
<b>120 Past due 120 days</b>														
<b>150 Past due 150 days</b>														
<b>180 Past due 180 days</b>														
<b>CO Charge off</b>														
<b>ND No data for this period</b>														

### Payment history guide

Charge Off as of Jan 2025, Dec 2024, Aug 2023 to Nov 2024, Oct 2021 to Nov 2022

180 days past due as of Sep 2021

150 days past due as of Aug 2021

120 days past due as of Jul 2021

90 days past due as of Jun 2021

60 days past due as of May 2021

30 days past due as of Apr 2021, Jan 2021

This account is scheduled to continue on record until Dec 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$3,609	\$0	\$0 on 2/12/2021
Nov 2024	\$3,609	\$0	\$0 on 2/12/2021
Oct 2024	\$3,609	\$0	\$0 on 2/12/2021
Sep 2024	\$3,609	\$0	\$0 on 2/12/2021
Aug 2024	\$3,609	\$0	\$0 on 2/12/2021
Jul 2024	\$3,609	\$0	\$0 on 2/12/2021
Jun 2024	\$3,609	\$0	\$0 on 2/12/2021
May 2024	\$3,609	\$0	\$0 on 2/12/2021
Apr 2024	\$3,609	\$0	\$0 on 2/12/2021
Mar 2024	\$3,609	\$0	\$0 on 2/12/2021
Feb 2024	\$3,609	\$0	\$0 on 2/12/2021
Jan 2024	\$3,609	\$0	\$0 on 2/12/2021
Dec 2023	\$3,609	\$0	\$0 on 2/12/2021
Nov 2023	\$3,609	\$0	\$0 on 2/12/2021
Oct 2023	\$3,609	\$0	\$0 on 2/12/2021
Sep 2023	\$3,609	\$0	\$0 on 2/12/2021
Aug 2023	\$3,609	\$0	\$0 on 2/12/2021

**Additional info**

Between Aug 2023 and Dec 2024, your credit limit/high balance was \$4,200

**Contact Info**

**NAVY FEDERAL CR UNION**

POTENTIALLY NEGATIVE

**Account Info**

Account Name	NAVY FEDERAL CR UNION	Balance	\$16,698
Account Number	500001XXXXXXXXXXXXXX XX	Balance Updated	12/31/2024
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	05/26/2017	Credit Limit	\$16,600
Status	Account charged off. \$16,703 written off. \$16,698 past due as of Dec 2024.	Highest Balance	\$16,703
Status Updated	Apr 2022	Terms	-
		On Record Until	Jun 2028

*incomplete inaccurate incomplete*

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	CO											
2023	CO											
2022	120	150	180	CO	CO	CO	CO	CO	CO	ND	ND	CO
2021	✓	30	60	90	120	✓	✓	✓	✓	30	60	90
2020	—	—	—	—	—	—	—	—	—	—	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

ND No data for this period

Incomplete

## Payment history guide

Charge Off as of Dec 2022 to Dec 2024, Apr 2022 to Sep 2022

180 days past due as of Mar 2022

150 days past due as of Feb 2022

120 days past due as of Jan 2022, May 2021

90 days past due as of Dec 2021, Apr 2021

60 days past due as of Nov 2021, Mar 2021

30 days past due as of Oct 2021, Feb 2021

This account is scheduled to continue on record until Jun 2028.



## Balance Histories

Date	Balance	Scheduled Payment	Paid
Nov 2024	\$16,698	\$0	\$0
Oct 2024	\$16,698	\$0	\$0
Sep 2024	\$16,698	\$0	\$0
Aug 2024	\$16,698	\$0	\$0
Jul 2024	\$16,698	\$0	\$0
Jun 2024	\$16,698	\$0	\$0
May 2024	\$16,698	\$0	\$0
Apr 2024	\$16,698	\$0	\$0
Mar 2024	\$16,698	\$0	\$0
Feb 2024	\$16,698	\$0	\$0
Jan 2024	\$16,698	\$0	\$0
Dec 2023	\$16,698	\$0	\$0
Nov 2023	\$16,698	\$0	\$0
Oct 2023	\$16,698	\$0	\$0
Sep 2023	\$16,698	\$0	\$0
Aug 2023	\$16,698	\$0	\$0
Jul 2023	\$16,698	\$0	\$0
Jun 2023	\$16,698	\$0	\$0
May 2023	\$16,698	\$0	\$0
Apr 2023	\$16,698	\$0	\$0

Annual Credit Report - Experian

2/6/25, 7:48 PM

Mar 2023	\$16,698	\$0	\$0
Feb 2023	\$16,698	\$0	\$0

**Additional info**

Between Feb 2023 and Nov 2024, your credit limit/high balance was \$16,600

**Contact Info**

Address	PO BOX 3700, MERRIFIELD VA 22119
Phone Number	<u>(888) 842-6328</u>

**NORDSTROM/TD BANK USA****Account Info**

Account Name	NORDSTROM/TD BANK US A	Balance	-
Account Number	447043XXXXXXXXXX	Balance Updated	-
Account Type	Credit card	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	12/10/2014	Credit Limit	\$500
Status	Paid, Closed/Never late.	Highest Balance	\$0
Status Updated	Aug 2019	Terms	-
		On Record Until	Aug 2029

**Payment History**



## Account Info

Account Name	TINKER FCU	Balance	-
Account Number	967555XXXXX	Balance Updated	-
Account Type	Auto Loan	Recent Payment	-
Responsibility	Individual	Monthly Payment	-
Date Opened	08/16/2018	Original Balance	\$56,096
Status	Paid, Closed/N ever late.	Highest Balance	-
Status Updated	Aug 2018	Terms	84 Months
		On Record Until	Aug 2028



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2018	-	-	-	-	-	-	-	-	CLS	-	-	-
	CLS	Closed										

This account is scheduled to continue on record until Aug 2028.



## Contact Info

Address	PO BOX 45750, OKLAHOMA CITY OK 73145
Phone Number	<u>(800) 456-4828</u>

## TINKER FCU

POTENTIALLY NEGATIVE



## Account Info

## Annual Credit Report - Experian

Account Name	TINKER FCU	Balance	\$4,378	2/6/25, 7:48 PM
Account Number	470415XXXXXXXXXX	Balance Updated	10/21/2021	
Account Type	Credit card	Recent Payment	-	
Responsibility	Individual	Monthly Payment	-	
Date Opened	05/16/2017	Credit Limit	\$5,000	
Status	Account charged off. \$4,378 written off. \$1,010 past due as of Oct 2021.	Highest Balance	\$5,105	
Status Updated	Oct 2021	Terms	-	
		On Record Until	Apr 2028	

*incomplete inaccurate incomplete*



## Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	✓	ND	30	60	90	120	150	CO	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	—	—	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
✓ Current / Terms met												
30	Past due 30 days											
60	Past due 60 days											
90	Past due 90 days											
120	Past due 120 days											
150	Past due 150 days											
CO	Charge off											
ND	No data for this period											

*incomplete*

### Payment history guide

Charge Off as of Oct 2021

180 days past due as of Oct 2021

150 days past due as of Sep 2021

120 days past due as of Aug 2021

90 days past due as of Jul 2021

60 days past due as of Jun 2021

30 days past due as of May 2021, Feb 2021, Jul 2020

This account is scheduled to continue on record until Apr 2028.



### Contact Info

Address                    PO BOX 45750,  
                              OKLAHOMA CITY OK 73145

Phone Number            (800) 456-4828



### Comment

#### Current:

Account closed at credit grantor's request.

#### Previous:

None

## TINKER FCU

POTENTIALLY NEGATIVE



### Account Info

Account Name	TINKER FCU		
Account Number	470415XXXXXX		
Account Type	Credit card		
Responsibility	Individual		
Date Opened	05/16/2017	Balance	-
Status	Credit card reported lost or stolen, closed.	Balance Updated	-
Status Updated	Mar 2021	Recent Payment	-
		Monthly Payment	-
		Credit Limit	\$5,000
		Highest Balance	\$5,105
		Terms	-

incomplete

incomplete



### Payment History

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	✓	30	CLS	—	—	—	—	—	—	—	—	—
2020	✓	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2017	—	—	—	—	—	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

CLS Closed

### Payment history guide

30 days past due as of Feb 2021, Jul 2020



### Contact Info

Address	PO BOX 45750, OKLAHOMA CITY OK 73145
Phone Number	<u>(800) 456-4828</u>



### Comment

**Current:**

Credit card lost or stolen.

**Previous:**

None

**TINKER FCU****POTENTIALLY NEGATIVE****Account Info**

Account Name	TINKER FCU
Account Number	967555XXXX
Account Type	Auto Loan
Responsibility	Individual
Date Opened	05/25/2017
Status	Account charged off. \$2,268 written off. \$670 past due as of Jan 2025.
Status Updated	Aug 2021

*incomplete inaccurate incomplete*

Balance	\$670
Balance Updated	01/31/2025
Recent Payment	-
Monthly Payment	-
Original Balance	\$9,581
Highest Balance	-
Terms	60 Months

On Record Until Dec 2027

**Payment History**

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	CO	-	-	-	-	-	-	-	-	-	-	-
2024	CO											
2023	CO											
2022	CO											
2021	30	30	60	90	120	150	180	CO	CO	CO	CO	CO
2020	✓	✓	✓	✓	✓	30	✓	✓	✓	✓	30	✓
2019	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
2018	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

✓ Current / Terms met

30 Past due 30 days

60 Past due 60 days

90 Past due 90 days

120 Past due 120 days

150 Past due 150 days

180 Past due 180 days

CO Charge off

### Payment history guide

Charge Off as of Aug 2021 to Jan 2025

180 days past due as of Jul 2021

150 days past due as of Jun 2021

120 days past due as of May 2021

90 days past due as of Apr 2021

60 days past due as of Mar 2021

30 days past due as of Feb 2021, Jan 2021, Nov 2020, Jun 2020

This account is scheduled to continue on record until Dec 2027.



### Balance Histories

Date	Balance	Scheduled Payment	Paid
Dec 2024	\$669	\$0	\$0 on 8/11/2023
Nov 2024	\$667	\$0	\$0 on 8/11/2023
Oct 2024	\$666	\$0	\$0 on 8/11/2023
Sep 2024	\$665	\$0	\$0 on 8/11/2023
Aug 2024	\$663	\$0	\$0 on 8/11/2023
Jul 2024	\$662	\$0	\$0 on 8/11/2023
Jun 2024	\$660	\$0	\$0 on 8/11/2023

May 2024	\$659	\$0	\$0 on 8/11/2023
Apr 2024	\$658	\$0	\$0 on 8/11/2023
Mar 2024	\$656	\$0	\$0 on 8/11/2023
Feb 2024	\$655	\$0	\$0 on 8/11/2023
Jan 2024	\$654	\$0	\$0 on 8/11/2023
Dec 2023	\$652	\$0	\$0 on 8/11/2023
Nov 2023	\$651	\$0	\$0 on 8/11/2023
Oct 2023	\$650	\$0	\$0 on 8/11/2023
Sep 2023	\$648	\$0	\$0 on 8/11/2023
Aug 2023	\$647	\$0	\$1,690 on 8/11/2023
Jul 2023	\$2,333	\$0	\$0 on 1/1/2023
Jun 2023	\$2,326	\$0	\$0 on 1/1/2023
May 2023	\$2,319	\$0	\$0 on 1/1/2023
Apr 2023	\$2,313	\$0	\$0 on 1/1/2023
Mar 2023	\$2,306	\$0	\$0 on 1/1/2023
Feb 2023	\$2,300	\$0	\$0 on 1/1/2023

### Additional info

The original amount of this account was \$9,581



### Contact Info

Address                    PO BOX 45750,  
                               OKLAHOMA CITY OK 73145

Phone Number            (800) 456-4828



## Contact Info

Address

PO BOX 393,  
MINNEAPOLIS MN 55480

Phone Number

(855) 854-3502



## Comment

### Current:

Account closed at consumer's request.

### Previous:

None



## Reinvestigation Info

This item was updated from our processing of your dispute in Mar 2017.

## Public Records

Information gathered from courts or other government agencies about legal matters associated with you. The most common Public Records are bankruptcies, tax liens, and monetary judgments.

### Chapter 7 bankruptcy dismissed

Potentially Negative



## Record Details

Record Type	Chapter 7 bankruptcy dismissed	Date Filed	10/13/2022
Reference Number	2212371SAH	Date Resolved	11/17/2022
Responsibility	Individual	On Record Until	Oct 2029



### Court Information

Court	US BANKRUPTCY COURT OKLAHOMA CITY
Address	215 DEAN A MCGEE AVE, OKLAHOMA CITY OK 73102
Phone Number	(405) 609-5700

} is not the  
furnisher, inaccurate

## Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

You do not have any hard inquiries

## Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.